

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF PUERTO RICO

IN RE:

JOSE ANTONIO OLMEDA MIRANDA

DEBTOR(S)

CASE NUMBER: 18-06747/BKT

CHAPTER 13

**DEBTOR'S MOTION CONCERNING AMENDMENT
TO SCHEDULE "E/F" OFFICIAL FORM 106E/F**

TO THE HONORABLE COURT:

COMES NOW, JOSE ANTONIO OLMEDA MIRANDA, the Debtor through his undersigned attorney Counsel, and very respectfully states and prays as follows:

1. The Debtor hereby amends Schedule "E/F" to previously filed Schedule "E/F" docket no. 1, pursuant to Rule 1009 of the Federal Rules of Bankruptcy Procedure and local Bankruptcy Rule 1009-1, for the purpose of: **include unsecured claim, account no. XXX-XX-2764, from creditor DTOP, PO Box 41269, San Juan PR 00940-1269, balance owed \$1,605.00.**

WHEREFORE, the Debtor prays that this Honorable Court take knowledge of said amendment and provide accordingly.

NOTICE

Within fourteen (14) days after service as evidenced by the certification, and an additional three (3) days pursuant to Fed. R. Bank. P. 9006(f) if you were served by mail, any party against whom this paper has been served, or any other party to the action who objects to the relief sought herein, shall serve and file an objection or other appropriate response to this paper with the Clerk's office of the U.S. Bankruptcy Court for the District of Puerto Rico. If no objection or other response is

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Debtors' Motion Concerning Amendment to Schedule "E/F"
Case no. 18-06747/BKT13

filed within the time allowed herein, the paper will be deemed unopposed and may be granted unless: (i) the requested relief is forbidden by law; (ii) the requested relief is against public policy; or (iii) in the opinion of the Court, the interest of justice requires otherwise.

CERTIFICATE OF SEVICE: I hereby certify that on this date I electronically filed the above document with the Clerk of the Court using the CM/ECF System which sends notification of such filing to all those who in this case have registered for receipt of notice by electronic mail, including the US Trustee's Office and the Trustee. I further certify that the foregoing has been served by depositing true and correct copies thereof in the United States Mail, postage prepaid, to none CM/ECF participants: Debtor to his address of record; to the creditor affected by the amendment: DTOP, PO Box 41269, San Juan PR 00940-1269; and creditors and parties in interest as per the attached master address list.

RESPECTFULLY SUBMITTED. In San Juan, Puerto Rico, this 6th day of February, 2019.

/s/Roberto Figueroa Carrasquillo
R FIGUEROA CARRASQUILLO LAW OFFICE PSC
USDC #203614
ATTORNEY FOR PETITIONER
PO BOX 186
CAGUAS PR 00726
TEL. NO. (787) 744-7699
FAX (787) 746-5294
EMAIL: rfigueroa@rfclawpr.com

Fill in this information to identify your case:		
Debtor 1	JOSE ANTONIO OLMEDA MIRANDA	
	First Name	Last Name
Debtor 2 (Spouse if, filing)		
	First Name	Last Name
United States Bankruptcy Court for the:	DISTRICT OF PUERTO RICO, SAN JUAN DIVISION	
Case number (if known)	3:18-bk-6747	

☒ Check if this is an amended filing

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims against you?

- ☒ No. Go to Part 2.
☐ Yes.

Part 2: List All of Your NONPRIORITY Unsecured Claims

3. Do any creditors have nonpriority unsecured claims against you?

- ☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.
☒ Yes.

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

		Total claim	
4.1	ACAA Nonpriority Creditor's Name PO Box 491 Humacao, PR 00792-0491 Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number 2901 When was the debt incurred? 07/07/2016 As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input checked="" type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify _____	\$693.38

Debtor 1 **OLMEDA MIRANDA, JOSE ANTONIO**

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4.2

Bk of Amer

Last 4 digits of account number **7092**

\$579.00

Nonpriority Creditor's Name

When was the debt incurred? **2015-03**

**PO Box 982238
El Paso, TX 79998-2238**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify

4.3

DTOP

Last 4 digits of account number **2764**

\$725.00

Nonpriority Creditor's Name

When was the debt incurred?

**PO Box 41269 Minillas Station
San Juan, PR 00940-1269**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify

Tickets no: 39365154 \$290.00; 34540151
\$100.00; 30785854 \$50.00; 30785855
\$25.00; 30785856 \$50.00; 28677240 \$25.00;
28677239 \$50.00; 3203571 \$50.00; 12023
\$60.00; 7654777 \$25.00

Debtor 1 **OLMEDA MIRANDA, JOSE ANTONIO**

Case number (if known)

3:18-bk-6747

<div>4.4</div> <div>DTOP</div> <div>Nonpriority Creditor's Name</div> <div>PO Box 41269 Minillas Station San Juan, PR 00940-1269</div> <div>Number Street City State Zip Code</div> <div>Who Incurred the debt? Check one.</div> <div><input checked="" type="checkbox"/> Debtor 1 only</div> <div><input type="checkbox"/> Debtor 2 only</div> <div><input type="checkbox"/> Debtor 1 and Debtor 2 only</div> <div><input type="checkbox"/> At least one of the debtors and another</div> <div><input type="checkbox"/> Check if this claim is for a community debt</div> <div>Is the claim subject to offset?</div> <div><input checked="" type="checkbox"/> No</div> <div><input type="checkbox"/> Yes</div>	<div>Last 4 digits of account number 2764</div> <div>\$395.00</div> <div>When was the debt incurred?</div> <div>As of the date you file, the claim is: Check all that apply</div> <div><input type="checkbox"/> Contingent</div> <div><input type="checkbox"/> Unliquidated</div> <div><input type="checkbox"/> Disputed</div> <div>Type of NONPRIORITY unsecured claim:</div> <div><input type="checkbox"/> Student loans</div> <div><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</div> <div><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</div> <div>Tickets no: 7654776 \$25.00; 853737 \$60.00; 501826 \$25.00; 492375 \$60.00; 8141552 \$50.00; 8318589 \$25.00; 8318587 \$50.00; 8318588 \$25.00; 7821062 \$50.00; 427432 \$25.00</div> <div><input checked="" type="checkbox"/> Other. Specify \$25.00</div>
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<div>4.5</div> <div>DTOP</div> <div>Nonpriority Creditor's Name</div> <div>PO Box 41269 Minillas Station San Juan, PR 00940-1269</div> <div>Number Street City State Zip Code</div> <div>Who Incurred the debt? Check one.</div> <div><input checked="" type="checkbox"/> Debtor 1 only</div> <div><input type="checkbox"/> Debtor 2 only</div> <div><input type="checkbox"/> Debtor 1 and Debtor 2 only</div> <div><input type="checkbox"/> At least one of the debtors and another</div> <div><input type="checkbox"/> Check if this claim is for a community debt</div> <div>Is the claim subject to offset?</div> <div><input checked="" type="checkbox"/> No</div> <div><input type="checkbox"/> Yes</div>	<div>Last 4 digits of account number 2764</div> <div>\$485.00</div> <div>When was the debt incurred?</div> <div>As of the date you file, the claim is: Check all that apply</div> <div><input type="checkbox"/> Contingent</div> <div><input type="checkbox"/> Unliquidated</div> <div><input type="checkbox"/> Disputed</div> <div>Type of NONPRIORITY unsecured claim:</div> <div><input type="checkbox"/> Student loans</div> <div><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</div> <div><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</div> <div>Tickets no: 7455529 \$100.00; 7455528 \$50.00; 7450158 \$50.00; 7450160 \$30.00; 7450159 \$50.00; 6990940 \$50.00; 5591353 \$130.00; 5721924 \$25.00</div> <div><input checked="" type="checkbox"/> Other. Specify \$130.00; 5721924 \$25.00</div>
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Debtor 1 **OLMEDA MIRANDA, JOSE ANTONIO**

Case number (if known)

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4.6	Firstbank Puerto Rico Nonpriority Creditor's Name PO Box 9146 San Juan, PR 00908-0146 Number Street City State Zip Code Who Incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number 6984 When was the debt incurred? 2017-06 As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify _____	\$5,446.00
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4.7	Island Finance/Plus Nonpriority Creditor's Name PO Box 71504 San Juan, PR 00936-8604 Number Street City State Zip Code Who Incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number 1206 When was the debt incurred? 2016-10-27 As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify _____	\$14,536.00
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4.8	McKenzie Capital LLC Nonpriority Creditor's Name Legal Department 3390 Mary St Ste 305 Coconut Grove, FL 33133-5258 Number Street City State Zip Code Who Incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number CA01 When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify _____	\$27,190.00
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Debtor 1 **OLMEDA MIRANDA, JOSE ANTONIO**

Case number (if known)

3:18-bk-6747

4.9	Oriental Bank Nonpriority Creditor's Name 254 Ave Munoz Rivera # 15 San Juan, PR 00918-1900 Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number 0001 When was the debt incurred? 2016-10 As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify _____	\$46,392.00
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4.10	Pentagon Federal Cr Un Nonpriority Creditor's Name PO Box 1432 Alexandria, VA 22313-1432 Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number 2704 When was the debt incurred? 2016-06 As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify _____	\$22,203.00
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Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Name and Address Jaime Ruiz Saldana, Esq. 400 Calaf St PMB 450 San Juan, PR 00918-1314	On which entry in Part 1 or Part 2 did you list the original creditor? Line <u>4.9</u> of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims <input checked="" type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims	Last 4 digits of account number 0001
Name and Address Miriam L. Mendiata, Esq. McKenzie Capital LLC Legal Dept 3390 Mary St Ste 305 Coconut Grove, FL 33133-5258	On which entry in Part 1 or Part 2 did you list the original creditor? Line <u>4.8</u> of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims <input checked="" type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims	Last 4 digits of account number CA01

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

			Total Claim
Total claims from Part 1	6a. Domestic support obligations	\$	0.00
	6b. Taxes and certain other debts you owe the government	\$	0.00

Debtor 1 **OLMEDA MIRANDA, JOSE ANTONIO**

Case number (if known)

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- 6c. Claims for death or personal injury while you were intoxicated
6d. Other. Add all other priority unsecured claims. Write that amount here.

6c. \$ 0.00
6d. \$ 0.00

6e. Total Priority. Add lines 6a through 6d.

6e. \$ 0.00



- 6f. Student loans
6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims
6h. Debts to pension or profit-sharing plans, and other similar debts
6i. Other. Add all other nonpriority unsecured claims. Write that amount here.
6j. Total Nonpriority. Add lines 6f through 6i.

6f. **Total Claim**
\$ 0.00

6g. \$ 0.00

6h. \$ 0.00

6i. \$ 118,644.38

6j. \$ 118,644.38

Fill in this information to identify your case:			
Debtor 1	<u>JOSE ANTONIO OLMEDA MIRANDA</u>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>DISTRICT OF PUERTO RICO, SAN JUAN DIVISION</u>		
Case number (if known)	<u>3:18-bk-6747</u>		

☐ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person _____

Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X

JOSE ANTONIO OLMEDA MIRANDA
Signature of Debtor 1

Date February 5, 2019

X

Signature of Debtor 2

Date _____

Label Matrix for local noticing
0104-3
Case 18-06747-BKT13
District of Puerto Rico
Old San Juan
Mon Feb 4 14:03:00 AST 2019

COOP A/C DEL VALENCIANO
PO BOX 1510
JUNCOS, PR 00777-1510

ORIENTAL BANK CCU
CCU BANKRUPTCY DEPARTMENT
PO BOX 364745
SAN JUAN, PR 00936-4745

POPULAR AUTO
PO BOX 366818
SAN JUAN, PR 00936-6818

US Bankruptcy Court District of P.R.
Jose V Toledo Fed Bldg & US Courthouse
300 Recinto Sur Street, Room 109
San Juan, PR 00901-1964

ACAA
PO Box 491
Humacao, PR 00792-0491

Banco Popular de Puerto Rico
PO Box 71375
San Juan, PR 00936-8475

(p)BANK OF AMERICA
PO BOX 982238
EL PASO TX 79998-2238

DEPARTMENT OF TREASURY
BANKRUPTCY SECTION 424 B
PO BOX 9024140
SAN JUAN, PR 00902-4140

FIRST BANK
CONSUMER SERVICE CENTER
BANKRUPTCY DIVISION -CODE 248
PO BOX 9146, SAN JUAN PR 00908-0146

Firstbank Puerto Rico
PO Box 11856
San Juan, PR 00910-3856

Island Finance/Plus
PO Box 71504
San Juan, PR 00936-8604

Jaime Ruiz Saldana, Esq.
400 Calaf St PMB 450
San Juan, PR 00918-1314

(p)JEFFERSON CAPITAL SYSTEMS LLC
PO BOX 7999
SAINT CLOUD MN 56302-7999

MONEY EXPRESS
CONSUMER SERVICE CENTER
BANKRUPTCY DIVISION (CODE 248)
PO BOX 9146 SAN JUAN PR 00908-0146

(p)MCKENZIE CAPITAL LLC
3390 MARY STREET
STE 216
COCONUT GROVE FL 33133-5258

Miriam L. Mendiata, Esq.
McKenzie Capital LLC Legal Dept
3390 Mary St Ste 305
Coconut Grove, FL 33133-5258

ORIENTAL BANK
Centralized Collections Unit
BOX 364745,
SAN JUAN, P.R. 00936-4745
Att.: RAMN A. SNCHEZ MARRERO 00936-4745

POPULAR AUTO
BANKRUPTCY DEPARTMENT
PO BOX 366818
SAN JUAN PUERTO RICO 00936-6818

Pentagon Federal Cr Un
PO Box 1432
Alexandria, VA 22313-1432

Synchrony Bank
c/o of PRA Receivables Management, LLC
PO Box 41021
Norfolk, VA 23541-1021

ALEJANDRO OLIVERAS RIVERA
ALEJANDRO OLIVERAS CHAPTER 13 TRUS
PO BOX 9024062
SAN JUAN, PR 00902-4062

JOSE ANTONIO OLMEDA MIRANDA
URB VILLA MARIA X15 16 STREET
CAGUAS, PR 00725-4048

MONSITA LECAROE ARRIBAS
OFFICE OF THE US TRUSTEE (UST)
OCHOA BUILDING
500 TANCA STREET SUITE 301
SAN JUAN, PR 00901

ROBERTO FIGUEROA CARRASQUILLO
PO BOX 186
CAGUAS, PR 00726-0186

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

Bk of Amer
PO Box 982238
El Paso, TX 79998-2238

Jefferson Capital Systems LLC
Po Box 7999
Saint Cloud Mn 56302-9617

McKenzie Capital LLC
Legal Department
3390 Mary St Ste 305
Coconut Grove, FL 33133-5258

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(d)COOP A/C DEL VALENCIANO
PO Box 1510
Juncos, PR 00777-1510

End of Label Matrix	
Mailable recipients	24
Bypassed recipients	1
Total	25